

Certificate Number: 15317-PAE-DE-034806605

Bankruptcy Case Number: 20-12179



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 24, 2020, at 11:29 o'clock AM PDT, Danielle R Umbehauer completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 24, 2020 By: /s/Connie Jawang

Name: Connie Jawang

Title: Credit Counselor